

ABSTRACT

Rachmawati, Putri. 09220048, *The Use of Blackpanda Joint Account In Online Trading (Perspective Indonesian Supreme Court Regulation No. 2 year 2008 on the Compilation of Sharia Economic Law and Law No. 8 year 1999 on the Protection of Consumers)*, Thesis, Department of Sharia Business Law, Sharia Faculty, The State Islamic University Maulana Malik Ibrahim of Malang. Supervisor: Dr. Hj. Umi Sumbulah, M.Ag.

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As the number of consumers who buy goods online increases, new ways to conduct transactions also grow such as using Blackpanda joint account service as an intermediary in the online purchase. The Blackpanda joint account is chosen by the buyer and the seller in the agreement upfront. But this system of payment is still worried because in some cases, consumers who buy goods which are not in accordance with specifications described by the seller, the consumers still have to pay for services of Blackpanda joint account. This problem needs to be studied concerning legal protection for consumers using Indonesian Supreme Court Regulation No. 2 year 2008 on *KHES* (the Compilation of Sharia Economic Law) and Law No. 8 year 1999 on the Protection of Consumers.

This research aims at: 1) understanding the mechanism of Blackpanda joint account services in online trading, 2) analysing on the legal protection for consumers who uses Blackpanda joint account services in online purchases according to Indonesian Supreme Court Regulation No. 2 year 2008 on *KHES* and Law No. 8 year 1999 on the Protection of Consumers.

This study includes in normative research. The study is also called library research that is focused on the synchronization of the law. The approach used is juridical descriptive normative approach. This type of approach used in this study is a qualitative approach. In this research, materials of analysis used is normative legal materials.

From the research, it is concluded that the system of online purchase using Blackpanda joint account services is in accordance with Indonesian Supreme Court Regulation No. 2 year 2008 on *KHES*. Furthermore, regulations concerning the rights of consumers who have suffered by online trading providers should provide strict rules so that the consumers are not harmed with the habit. For buyers who canceled the purchase because the items received do not match what the seller described, then according to Law No. 8 year 1999 on Consumer Protection, the sellers should provide compensation for any costs and damages paid by the buyers.